

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 23-11437-MEH
Chapter: 13
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charles E. Brower
aka Charles Brower, aka Charles Edward
Brower
14 Wards Ln
Bayville, NJ 08721-2537

Social Security No.:

xxx-xx-3520

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 1/29/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: January 29, 2025

JAN: km

Jeanne Naughton
Clerk

In re:
Charles E. Brower
Debtor

Case No. 23-11437-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jan 29, 2025

Form ID: 148

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2025:

Recip ID	Recipient Name and Address
db	Charles E. Brower, 14 Wards Ln, Bayville, NJ 08721-2537
519843887	+ Cardiology Associates Of Ocean County, 495 Jack Martin Blvd, Suite 2, Brick, NJ 08724-7768
520110262	+ Fay Servicing, LLC, Gross Polowy LLC, 1775 Wehrle Drive, Suite 100, Williamsville NY 14221-7093
519843896	Frank Danzi, Esq., 43 Lennox Ave, Rumson, NJ 07760-1506
519843897	John Ludlow, 12 Ward St, Bayville, NJ 08721-3054
519843898	Kevin Waligroski, 204 Donald St, Lanoka Harbor, NJ 08734-1605
519843902	Novins York Jacobus & Dooley, 202 Main St, Toms River, NJ 08753-7438
519843904	Ocean Medical Center, PO Box 4171401 Meridian Health, Boston, MA 02241-7140
519843908	The Law Office of Judith G. Amorski, Esq, 10 W Main St Ste 2, Freehold, NJ 07728-2283
519843909	Tippy Top Tree Service, 204 Donald St, Lanoka Harbor, NJ 08734-1605
519843910	Wendy Ludlow, 12 Ward St, Bayville, NJ 08721-3054

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 29 2025 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 29 2025 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519843888	Email/Text: dlewis@csandw-llp.com	Jan 29 2025 20:53:00	Celentano, Stadtmayer & Walentowicz, LLP, 1035 Route 46 East, PO Box 2594, Notchview Office Park, Clifton, NJ 07015-2594
519843885	EDI: CAPITALONE.COM	Jan 30 2025 01:37:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519843886	EDI: CAPITALONE.COM	Jan 30 2025 01:37:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519882742	+ EDI: AIS.COM	Jan 30 2025 01:38:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519843889	EDI: CITICORP	Jan 30 2025 01:37:00	Citibank/the Home Depot, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519843890	Email/Text: bankruptcy@consumerportfolio.com	Jan 29 2025 20:53:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, PO Box 57071, Irvine, CA 92619-7071
519843891	+ Email/Text: bankruptcy@consumerportfolio.com	Jan 29 2025 20:53:00	Consumer Portfolio Svc, 19500 Jamboree Rd, Irvine, CA 92612-2437
519843892	EDI: DISCOVER		

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		Jan 30 2025 01:37:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
519871182	EDI: DISCOVER	Jan 30 2025 01:37:00	Discover Bank/Discover Products Inc, P.O. Box 3025, New Albany, Oh 43054-3025
519843893	EDI: DISCOVER	Jan 30 2025 01:37:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
519843895	Email/Text: ECF@fayservicing.com	Jan 29 2025 20:52:00	Fay Servicing LLC, 1601 Lyndon B Johnson Fwy, Farmers Branch, TX 75234-6034
519843894	Email/Text: ECF@fayservicing.com	Jan 29 2025 20:52:00	Fay Servicing LLC, Attn: Bankruptcy Dept, PO Box 809441, Chicago, IL 60680-9441
519891320	Email/Text: ECF@fayservicing.com	Jan 29 2025 20:52:00	Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
519858492	Email/PDF: resurgentbknotifications@resurgent.com	Jan 29 2025 20:50:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519843900	Email/Text: nsm_bk_notices@mrcooper.com	Jan 29 2025 20:52:00	Mrc/United Wholesale M, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098
519910590	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jan 29 2025 20:52:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
519843901	Email/Text: lauren.dooley@nyplaw.com	Jan 29 2025 20:53:00	Novins York & Jacobus, 202 Main St, Toms River, NJ 08753-7438
519843903	Email/Text: nsm_bk_notices@mrcooper.com	Jan 29 2025 20:52:00	Nstar/cooper, 350 Highland St, Houston, TX 77009-6623
519908406	EDI: PRA.COM	Jan 30 2025 01:38:00	Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk, VA 23541
519843906	Email/Text: signed.order@pfwattorneys.com	Jan 29 2025 20:52:00	Pressler Felt & Warshaw LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
519903318	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 29 2025 20:50:44	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
519843905	+ Email/Text: ebn@vativrecovery.com	Jan 29 2025 20:53:00	Palisades Collection, LLC, 210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510
519843907	EDI: CITICORP	Jan 30 2025 01:37:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
519896065	+ EDI: AIS.COM	Jan 30 2025 01:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519843911	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jan 29 2025 20:53:00	Westlake Financial Svc, 4751 Wilshire Blvd # Blvd, Los Angeles, CA 90010-3847
519843912	^ MEBN	Jan 29 2025 20:44:55	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809
519868662	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 29 2025 21:05:45	Westlake Services LLC c/o, Resurgent Capital Services, PO Box 3427, Greenville, SC 29602-3427

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519843899	##	Mark A. Schneider, Esq., 55 Manchester Ave, Forked River, NJ 08731-1359

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Courtney R. Shed	on behalf of Creditor Fay Servicing LLC cshed@grosspolowy.com, ecfnotices@grosspolowy.com
Daniel E. Straffi	on behalf of Debtor Charles E. Brower bkclient@straffilaw.com g25938@notify.cincompass.com;jrdanielsb124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Fay Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor Fay Servicing LLC laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Fay Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Sarah K. McCaffery	on behalf of Creditor Westlake Services LLC smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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